

CMR

IN THE UNITED STATES DISTRICT COURT
EASTERN DISTRICT OF PENNSYLVANIA

Dina Lyansky,
Plaintiff

v.

FILED

APR 22 2013

MICHAEL E. KUNZ, Clerk
By _____ Dep. Clerk

13 2147

Civil Action No:

Michael and Elana Reznik (h/w),
Defendants

COMPLAINT

PARTIES

1. Plaintiff is Dina Lyansky, a citizen of Pennsylvania, residing at 7600 Roosevelt Boulevard, Unit 807, Philadelphia PA 19152.
2. Defendants are Michael and Elana Reznik (h/w), citizens of New Jersey, residing at 38 Wildcat Avenue, Marlton NJ 08053. Elana Reznik is Plaintiff's daughter.

JURISDICTION

3. Jurisdiction for this action is based on 28 USC §1332, diversity of citizenship.

Louis
G. New
to Pro Se
4/22/13

FACTS

4. On or about September 15, 2010, Plaintiff sold the home that she owned at 1509 Barn Swallow Drive, Bensalem, PA 19020. She had owned the home as joint tenants with her husband, who had pre-deceased her.
5. Plaintiff shortly thereafter opened accounts (a certificate of deposit & a money market account) with the proceeds from the sale, the sum of \$250,000, at the Ukrainian Selfreliance Federal Credit Union, in the branch located at 1729 Cottman Avenue, Philadelphia,, PA 19111, naming her daughter, Elana Reznik, as a joint owner of the accounts. (Exhibits 1&2)
6. At all times pertinent hereto, Elana understood that the funds belonged to her Mother, and that she was on the account as a formality only, in the event something should happen to her Mother.

7. On or about April 30, 2011, Elana withdrew \$201,679.76 from the joint account, placing the funds into an account (a certificate of deposit) without her Mother's name on it or her Mother's permission. (Exhibit 3)
8. Thereafter, on June 1, 2011, Elana withdrew \$50,000 of her Mother's money and placed it into a money market account in either her name, her husband Michael's name, or their names jointly. On June 6, 2011, either Elana or Michael Reznik withdrew an additional \$21,000 of Plaintiff's money, and did the same. Both of these withdraws were without Plaintiff's permission. (Exhibit 4)
9. Despite repeated requests from her Mother, Plaintiffs have refused to return the funds to Plaintiff.

COUNT 1-CONVERSION

10. Defendants Michael and Elana Reznik (h/w) have converted Plaintiff's funds by intentionally depriving her of the right of her property interest in, and use and possession of, her money without Plaintiff's consent or without lawful justification.

7. On or about April 30, 2011, Elana withdrew \$201,679.76 from the joint account, placing the funds into an account (a certificate of deposit) without her Mother's name on it or her Mother's permission. (Exhibit 3)
8. Thereafter, on June 1, 2011, Elana withdrew \$50,000 of her Mother's money and placed it into a money market account in either her name, her husband Michael's name, or their names jointly. On June 6, 2011, either Elana or Michael Reznik withdrew an additional \$21,000 of Plaintiff's money, and did the same. Both of these withdraws were without Plaintiff's permission. (Exhibit 4)
9. Despite repeated requests from her Mother, Plaintiffs have refused to return the funds to Plaintiff.

COUNT 1-CONVERSION

10. Defendants Michael and Elana Reznik (h/w) have converted Plaintiff's funds by intentionally depriving her of the right of her property interest in, and use and possession of, her money without Plaintiff's consent or without lawful justification.

WHEREFORE, Plaintiff Dina Lyansky prays this Honorable Court enter a judgment in her favor and as against Defendants, in the amount of \$270,000 (Two-Hundred & Seventy Thousand Dollars) along with interest earned, and all other just and equitable relief this Court deems proper.

Dina Lyansky
Dina Lyansky, Plaintiff
7600 Roosevelt Boulevard
Unit 807
Philadelphia, PA 19152
215.554.9559

Dated: April 22, 2013

~~Ex-1~~

Untitled
Certificate 20 7 Month Certificate Note # 31435
Joint Owners: LYANSKY, DINNA

Eff date Post	Transaction Description	Amount	Balance
09-29-10	Previous Balance		0.00
09-30-10	New Certificate	200000.00	200000.00
09-30-10	Deposit Dividend	7.89	200007.89
	Annual Percentage Yield Earned 1.45% on Avg Daily Bal of 200000.00 for 1 Days		
10-31-10 1030	Deposit Dividend	244.76	200252.65
	Annual Percentage Yield Earned 1.45% on Avg Daily Bal of 200007.89 for 31 Days		
‡ 17467 0 1483727			6320

Ukrainian Selfreliance FCU
 1729 Cottman Avenue
 Philadelphia, PA 19111
 (215)725-4430

04-16-11

ELANA REZNIK 38 WILDCAT AVE MARLTON	Account No.	6320
		NJ 08053-4140

Account	6320	ELANA REZNIK	Page 3 of 25
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Eff date Post	Transaction Description	Amount	Balance
11-30-10	Deposit Dividend	237.15	200489.80
	Annual Percentage Yield Earned 1.45% on Avg Daily Bal of 200252.65 for 30 Days		
12-31-10	Deposit Dividend	245.35	200735.15
	Annual Percentage Yield Earned 1.45% on Avg Daily Bal of 200489.80 for 31 Days		
01-31-11	Deposit Dividend	245.65	200980.80
	Annual Percentage Yield Earned 1.45% on Avg Daily Bal of 200735.15 for 31 Days		
02-28-11	Deposit Dividend	222.13	201202.93
	Annual Percentage Yield Earned 1.45% on Avg Daily Bal of 200980.80 for 28 Days		
03-31-11	Deposit Dividend	246.22	201449.15
	Annual Percentage Yield Earned 1.45% on Avg Daily Bal of 201202.93 for 31 Days		
04-16-11	New Balance		201449.15
Matures	04-30-11	Accrued Through	03-31-11
Dividends of	\$714.00	have been paid year-to-date for this suffix.	

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Ukrainian Selfreliance Federal Credit Union • Українська Федеральна Кредитова Кооператива 'Самопоміч'



Celebrating 60 years of service to the Ukrainian Community of Philadelphia
Святкуємо 60 років обслуговування Української Громади у Філадельфії

April 17, 2013

To whom it may concern,

This is to verify that Elana Reznik and Dina Lyansky opened a joint Premium Money Market account at Ukrainian Selfreliance Federal Credit Union on September 25, 2010 with the initial deposit of \$50,000.00.

If you require any further assistance, please do not hesitate to contact me.

Sincerely,

A handwritten signature in black ink, appearing to read 'Viktoriya Pinchuk'.

Viktoriya Pinchuk
Member Service Representative
Ukrainian Selfreliance Federal Credit Union
1729 Cottman Ave.
Philadelphia, PA 19111
Tel. 215-725-4430 Ext. 705
Fax. 215-725-1071
memberservice@ukrfcu.com
www.ukrfcu.com

Main Office
1729 Cottman Avenue
Philadelphia, PA 19111
Tel: (215) 725-4430

Somerton Branch
14425 Bustleton Avenue
Philadelphia, PA 19116
Tel: (267) 351-4C21

UECC Branch
700 Cedar Road
Jenkintown, PA 19046
Tel: (267) 627-5317

Trenton, NJ Branch
477 Jeremiah Avenue
Trenton, NJ 08610
Tel: (609) 656-0802

24th Street Branch
2307 Brown Street
Philadelphia, PA 19130
Tel: (215) 232-3993

0000006320 REZNIK,ELANA Share [REDACTED] 7 MONTH CERTIFICATE Transaction Summary

04/02/2013

Post Date	ID	Transaction	Trans Amt	Balance Chg	New Balance	Description
	S 0520	Withdrawal Trans...	201,679.76		0.00	To Share 0500
04/30/2011	S 0520	Renewed at 1.340% to mature 11/30/11				
04/30/2011	S 0520	Dividend Deposit	230.61	230.61	201,679.76	1.440%
		AVG DAILY BAL OF 201202.93 FOR 31 DAYS				
		ANNUAL PERCENTAGE YIELD EARNED 1.45% ON				
		DEPOSIT DIVIDEND				
03/31/2011	S 0520	Dividend Deposit	246.22	246.22	201,449.15	
		AVG DAILY BAL OF 200980.80 FOR 28 DAYS				
		ANNUAL PERCENTAGE YIELD EARNED 1.45% ON				
		DEPOSIT DIVIDEND				
02/28/2011	S 0520	Dividend Deposit	222.13	222.13	201,202.93	
		AVG DAILY BAL OF 200735.15 FOR 31 DAYS				
		ANNUAL PERCENTAGE YIELD EARNED 1.45% ON				
		DEPOSIT DIVIDEND				

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0000006320 REZNIK,ELANA Share 0035: PREMIUM MONEY MARKET Transaction Summary 04/02/2013

Post Date	ID	Transaction	Trans Amt	New Balance	Description
06/30/2011	S 0035	%% APY Earned 1.20% 06/01/11 to 06/30/11			
		Dividend Deposit	3.43		Tiered Rate
		To REZNIK,MICHAEL [REDACTED] Share 0000			
06/06/2011	S 0035	Withdrawal Trans...	21,000.00	11.26	
		To REZNIK,MICHAEL [REDACTED] Share 0000			
06/01/2011	S 0035	Withdrawal Trans...	50,000.00	21,011.26	
		%% Check hold release 06/03/11 20,496.44			
06/01/2011	S 0035	Check Deposit	20,496.44	71,011.26	
		%% APY Earned 1.40% 05/01/11 to 05/31/11			
05/31/2011	S 0035	Dividend Deposit	59.60	50,514.82	Tiered Rate
		%% APY Earned 1.40% 04/16/11 to 04/30/11			
04/30/2011	S 0035	Dividend Deposit	28.81	50,455.22	Tiered Rate
		DEPOSIT DIVIDEND			
04/15/2011	S 0035	Dividend Deposit	28.80	50,426.41	
		DEPOSIT DIVIDEND			
03/31/2011	S 0035	Dividend Deposit	59.46	50,397.61	
		DEPOSIT DIVIDEND			
02/28/2011	S 0035	Dividend Deposit	53.65	50,338.15	
		DEPOSIT DIVIDEND			
01/31/2011	S 0035	Dividend Deposit	59.33	50,284.50	

610-792-5097